

Fill in this information to identify the case:

Pg 1 of 8

Debtor 1 _____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of _____

Case number _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: _____

Court claim no. (if known): _____

Last 4 digits of any number you use to
identify the debtor's account: _____

Date of payment change:

Must be at least 21 days after date
of this notice _____

New total payment:

Principal, interest, and escrow, if any

\$ _____

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 10.28769 %

New interest rate: 10.92313 %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

CS

Signature

Date

Print:

First Name

Middle Name

Last Name

Title

Company

Address

Number

Street

City

State

ZIP Code

Contact phone

Email

Page 3 of 8
SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: December 20, 2018

ROBIN L BRADLEY
4079 CALAVERA DR
FLORISSANT MO 63033

Loan: XXXXXXXXXX

Property Address:
4079 CALAVERA DRIVE
FLORISSANT, MO 63033

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Oct 2018 to Jan 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 01, 2019:
Principal & Interest Pmt:	1,236.02	1,311.59 **
Escrow Payment:	570.42	706.83
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,806.44	\$2,018.42

Escrow Balance Calculation	
Due Date:	Dec 01, 2018
Escrow Balance:	(257.05)
Anticipated Pmts to Escrow:	1,140.84
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$883.79

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,610.06	314.06
Oct 2018	660.01	570.42		*		2,270.07	884.48
Nov 2018	660.01			*		2,930.08	884.48
Nov 2018				2,282.37	* County Tax	2,930.08	(1,397.89)
Dec 2018	660.01	1,140.84	2,270.08		* County Tax	1,320.01	(257.05)
Jan 2019	660.01			*		1,980.02	(257.05)
					Anticipated Transactions	1,980.02	(257.05)
Dec 2018		570.42					313.37
Jan 2019		570.42					883.79
	\$2,640.04	\$2,852.10	\$2,270.08	\$2,282.37			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$2,270.08. Under Federal law, your lowest monthly balance should not have exceeded \$1,320.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: December 20, 2018

ROBIN L BRADLEY

Loan: XXXXXXXXXX

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	883.79	1,983.10
Feb 2019	661.03			1,544.82	2,644.13
Mar 2019	661.03			2,205.85	3,305.16
Apr 2019	661.03			2,866.88	3,966.19
May 2019	661.03			3,527.91	4,627.22
Jun 2019	661.03			4,188.94	5,288.25
Jul 2019	661.03			4,849.97	5,949.28
Aug 2019	661.03			5,511.00	6,610.31
Sep 2019	661.03	5,650.00	Homeowners Policy	522.03	1,621.34
Oct 2019	661.03			1,183.06	2,282.37
Nov 2019	661.03			1,844.09	2,943.40
Dec 2019	661.03	2,282.37	County Tax	222.75	1,322.06
Jan 2020	661.03			883.78	1,983.09
	<u>\$7,932.36</u>	<u>\$7,932.37</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$1,322.06. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$1,322.06 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$883.79. Your starting balance (escrow balance required) according to this analysis should be \$1,983.10. This means you have a shortage of \$1,099.31. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be \$7,932.37. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	661.03
Surplus Amount:	0.00
Shortage Amount:	45.80
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$706.83</u>

Paying the Shortage: If your shortage is paid in full, your new monthly payment will be \$1,972.62 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

SN
SERVICING CORPORATION
323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

ROBIN L BRADLEY
4079 CALAVERA DR
FLORISSANT MO 63033

July 19, 2018

RE: Loan Number: [REDACTED]

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on September 1, 2018

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on September 1, 2018, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	10.28769%	10.92313%
Total Monthly Payment	\$1,806.44	\$1,882.01 (due October 1, 2018)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the WSJ 6 Month LIBOR and your margin is 8.40%. The WSJ 6 Month LIBOR index is published Daily in The Wall Street Journal.

Rate Limits: Your rate cannot go higher than 16.40%, or lower than 8.40% over the life of the loan. Your rate can increase every months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the WSJ 6 Month LIBOR index, your margin, your loan balance of \$124,814.82, and your remaining loan term of 222 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Megan Lynch
Title: Asset Manager
Toll Free Number: (800) 603-0836, ext: 2667

***If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 10/01/2018.**

**The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.

CERTIFICATE OF SERVICE

The undersigned certifies that a true and correct copy of the Notice of Payment Change was sent via U.S. first class mail on this 27th day of December, 2018 to the following non-ECF parties:

Robin Bradley
4079 Calavera Drive
Florissant, MO 63033

The undersigned certifies that a true and correct copy of the Notice of Payment Change was sent via ECF and U.S. first class mail on this 27th day of December, 2018 to the following parties:

Jack Justin Adams
Adams Law Office
1 Mid Rivers Mall Dr, Ste #200
St. Peters, MO 63376

Diana S. Daugherty
Chapter 13 Trustee
P. O. Box 430908
St. Louis, MO 631 43

/s/ David Noyce
David Noyce 56116MO